CLAIMS

1. A networked computer system comprising:

(A) a first computer system comprising:

a first processor;

a first memory coupled to the first processor;

a first data structure residing in the first memory;

a first application residing in the first memory;

a trigger mechanism residing in the first memory and executed by the first processor that detects a change to the first data structure and, in response, invokes the first application;

a software tool residing in the memory that is invoked by the first application to retrieve information from the data structure and to format the information into a defined format;

(B) a secure communication mechanism that provides encoded messages between the first computer system and a second computer system, the secure communication mechanism transmitting the formatted information from the first computer system to the second computer system;

(C) the second computer system comprising:

a second processor;

a second memory coupled to the second processor;

a second data structure residing in the memory;

a second application residing in the second memory, the second application receiving the formatted information from the secure communication mechanism;

(claim 1 continued)

a parser residing in the second memory, the parser parsing the formatted information and generating therefrom second information, the parser adding the second information to the second data structure;

the second application processing the second information in the second data structure, taking action based on the second information, and generating a response to the first computer system via the secure communication mechanism.

2. The networked computer system of claim 1 wherein the defined format comprises an XML document.

3. The networked computer system of claim 1 wherein the action taken depends on the second information and business logic for the second computer system.

4. The networked computer system of claim 1 further comprising a front-end application coupled to the first computer system that allows a user to cause a change in the first data structure.

5. A networked computer system comprising:

(A) a first computer system comprising:

a first processor;

a first memory coupled to the first processor;

a first data structure residing in the first memory;

a first application residing in the first memory;

a trigger mechanism residing in the first memory and executed by the first processor that detects a change to the first data structure and, in response, invokes the first application;

a software tool residing in the memory that is invoked by the first application to retrieve information from the data structure and to format the information into an eXtensible Markup Language (XML) document according to information contained in a mapping file that defines the structure and content of the XML document;

a response mechanism residing in the first memory and executed by the first processor that processes at least one response from a second computer system;

(B) a front-end application coupled to the first computer system that allows a user to cause a change in the first data structure;

(C) a virtual private network that provides encoded messages between the first computer system and the second computer system, the virtual private network transmitting the XML document from the first computer system to the second computer system;

(D) the second computer system comprising:

a second processor;

a second memory coupled to the second processor;

a second data structure residing in the memory;

(claim 5 continued)

a second application residing in the second memory, the second application receiving the XML document via the virtual private network;

an XML parser residing in the second memory, the XML parser parsing the formatted information and generating therefrom second information;

the second application performing the steps of:

adding the second information to the second data structure;

processing the second information in the second data structure to determine whether the second information satisfies at least one automatic approval criterion;

if the second information does not satisfy the at least one automatic approval criterion, notifying a human agent that manual processing is required;

formatting a response XML document indicating status; and

transmitting the response XML document to the response mechanism via the virtual private network.

6. A method for communicating between a first computer system and a second computer system, the method comprising the steps of:

(1) detecting a change to a first data structure in the first computer system;

(2) retrieving first information from the first data structure;

(3) formatting the first information into a defined format;

(4) transmitting the formatted first information from the first computer system to the second computer system via a secure communication mechanism that provides encoded messages between the first computer system and the second computer system;

(5) parsing the formatted first information and generating therefrom second information;

(6) acting upon the second information according to business logic residing in the second computer system; and

(7) generating a response to the first computer system via the secure communication mechanism that indicates status of the processing of the second information in the second computer system.

7. The method of claim 6 wherein step (3) comprises the step of formatting the first information into an XML document.

8. The method of claim 6 wherein steps (2) and (3) comprise using an XML Lightweight Extractor (XLE) to extract the first information from the first data structure and to format the first information into an XML document that satisfies a mapping file that defines the structure and content of the XML document.

9. The method of claim 6 wherein the business logic includes at least one criterion for automatically processing the formatted first information and at least one criterion for manually processing the formatted first information.

10. The method of claim 6 further comprising the step of:

(8) the first computer system generating feedback to a user that caused the change to the first data structure in step (1).

11. The method of claim 10 wherein step (8) comprises the step of sending a message to the user via the front-end application.

12. The method of claim 10 wherein step (8) comprises the step of sending an e-mail message to the user.

13. A method for communicating between a first computer system and a second computer system, the method comprising the steps of:

(1) a user using a front-end application to cause a change to a first data structure in the first computer system;

(2) detecting the change to the first data structure;

(3) using a XML Lightweight Extractor (XLE) to extract the first information from the first data structure and to format the first information into an XML document that satisfies a mapping file that defines the structure and content of the XML document;

(4) transmitting the XML document from the first computer system to the second computer system via a virtual private network that provides encoded messages between the first computer system and the second computer system;

(5) parsing the XML document and generating therefrom second information;

(6) processing the second information to determine whether the second information satisfies at least one automatic approval criterion;

(7) if the second information does not satisfy the at least one automatic approval criterion, notifying a human agent that manual processing is required;

(8) formatting a response XML document indicating status; and

(9) transmitting the response XML document to the first computer system via the virtual private network.

14. The method of claim 13 further comprising the step of:

(10) the first computer system generating feedback to the user.

15. The method of claim 14 wherein step (10) comprises the step of sending a message to the user via the front-end application.

16. The method of claim 14 wherein step (10) comprises the step of sending an e-mail message to the user.

17. A method for doing business comprising the steps of:

monitoring for changes a first data structure in a first computer system;

detecting a change to the first data structure;

in response to the detected change in the first data structure, extracting first information from the first data structure;

formatting the first information;

sending the formatted first information to the second computer system for processing via a secure communication mechanism that provides encoded messages between the first computer system and the second computer system;

parsing the formatted first information;

acting upon the parsed information according to business logic residing in the second computer system; and

generating a response to the first computer system that indicates status of the processing of the data.

18. A method for an insurance company that has a first computer system to do business with an insurance underwriter that has a second computer system, the method comprising the steps of:

a trigger program executing on the first computer system monitoring a first database in a first computer system for changes;

the trigger program detecting a change to the first database, the change corresponding to a new application for an insurance policy;

in response to the detected change in the first database, invoking a first software application on the first computer system to extract first information from the first database, the first information corresponding to information in the new application for an insurance policy;

the first software application formatting the first information into an XML document according to information contained in a mapping file that defines the structure and content of the XML document;

the first software application sending the XML document to a second application executing on the second computer system via a virtual private network that provides encoded messages between the first computer system and the second computer system;

the second software application parsing the XML document;

the second software application acting upon information in the parsed XML document according to insurance underwriting logic residing in the second computer system; and

the second software application generating a response XML document and sending the response XML document to the first computer system that indicates whether the new application for the insurance policy is approved.

19. The method for doing business of claim 18 wherein the insurance underwriting logic includes at least one automatic approval criterion, wherein the second software application approves the new application for an insurance policy if the information in the parsed XML document satisfies the at least one automatic approval criterion.

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